

# EXHIBIT E



Sent Via Certified Mail  
7196 9006 9295 8434 2059

03/05/2012

ANNA M PERRETTA  
380 PIPPIN ORCHARD RD  
CRANSTON, RI 02921-3616

Loan Number: 0000222166  
Property Address: 380 PIPPIN ORCHARD RD  
CRANSTON, RI 02921

**ADVERTENCIA**

ESTA NOTIFICACION ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO, DE ESTA CARTA, OBTENGA UNA TRADUCCION INMEDIATAMENTE.

Dear ANNA M PERRETTA:

You are hereby provided formal notice by Marix Servicing, LLC, the Servicer of the above-referenced loan, on behalf of WESTBOURNE CAPITAL, LLC, the Creditor to whom the debt is owed, that you are in default under the terms and conditions of the Note and Security Instrument (i.e. Deed of Trust, Mortgage, etc.), for failure to pay the required installments when due.

This letter serves as further notice that Marix Servicing, LLC intends to enforce the provisions of the Note and Security Instrument. You must pay the full amount of the default on this loan by the forty-seventh (47th) day from the date of this letter which is 04/21/2012 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not pay the full amount of the default, we shall accelerate the entire sum of both principal and interest due and payable, and invoke any remedies provided for in the Note and Security Instrument, including but not limited to the foreclosure sale of the property.

You are hereby informed that you have the right to "cure" or reinstate the loan after acceleration and the right to assert in a foreclosure proceeding, or to bring a court action to assert, the non-existence of a default or any other defense you may have to acceleration and sale.

As of 03/05/2012 the amount of the debt that we are seeking to collect is \$468,158.13, which includes the sum of payments that have come due on and after the date of default 02/01/2008, any late charges, periodic adjustments to the payment amount (if applicable) and expenses of collection. Because of interest, late charges, and other charges or credits that may vary from day to day, or be assessed during the processing of this letter, the amount due on the day that you pay may be greater. Please contact Marix Servicing, LLC at 1-866-406-2749 (1-866-40MARIX) on the day that you intend to pay for the full amount owed on your account. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the current delinquency.



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1925 West Pinnacle Peak Road  
Phoenix, AZ 85027-1254  
Office: 866-406-2749 Fax: 623-249-2070  
www.MarixServicing.com

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**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE AND NOTICE OF  
AVAILABILITY OF MORTGAGE COUNSELING SERVICES**

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws § 34-27-3.1 of **The Rhode Island Mortgage Foreclosure and Sale Act**.

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE**

Re: 0000222166

The mortgagee named below ("Mortgagee") hereby notifies you that you are in default on your mortgage. If you fail to remedy this default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

**NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES**

**Housing counseling services are available to you at no cost.** Counseling services that can help you understand your options and provide resources and referrals that may assist you in preventing foreclosure are available from mortgage counseling agencies approved by the United States Department of Housing and Urban Development (HUD). You can locate a HUD-approved mortgage counseling agency by calling HUD's toll-free telephone number, 1-800-569-4287, or by accessing HUD's Internet homepage at [www.hud.gov](http://www.hud.gov). The TDD number is 1-800-877-8339. You can also directly contact one of the Rhode Island HUD-approved counseling agencies listed below. Foreclosure prevention counseling services are available free of charge through HUD's Housing Counseling Program.

Mortgagee: Marix Servicing, LLC, the Servicer, on behalf of WESTBOURNE CAPITAL, LLC

Mortgagee Address:

Street: 1925 West Pinnacle Peak Road

City, State, Zip Code: Phoenix, AZ 85027-1254

Mortgagee Authorized Representative: Barbara Drunkenmiller

Date Mailed: 03/05/2012

Contact Information for Mortgagee Authorized Representative:

Telephone: 1-866-406-2749 (1-866-40MARIX)

Email: [ContactUs@MarixServicing.com](mailto:ContactUs@MarixServicing.com)



Blackstone Valley Community Action Program, Inc.  
32 Goff Avenue  
Pawtucket, RI 02860-2929  
Phone: (401) 723-4520  
[www.bvcap.org](http://www.bvcap.org)

NeighborWorks Blackstone Valley  
719 Front Street, Suite 103  
Woonsocket, RI 02895  
Phone: (401) 762-0074  
[www.wndc.org](http://www.wndc.org)

HelpCenter  
Rhode Island Housing  
44 Washington Street  
Providence, RI 02903  
Phone: (401) 457-1130  
[www.rhodeislandhousing.org](http://www.rhodeislandhousing.org)

The Housing Network  
48 Nashua Street  
Providence, RI 02904  
Phone: (401) 521-1461  
[www.housingnetworkri.org](http://www.housingnetworkri.org)

Urban League of Rhode Island  
246 Prairie Avenue  
Providence, RI 02905  
Phone: (401) 351-5000  
[www.ulri.org](http://www.ulri.org)

Consumer Credit Counseling Services of Southern NE 4 Richmond Square, Suite 350  
Providence, RI 02906  
Phone: (888) 845-2227  
[www.moneymanagement.org](http://www.moneymanagement.org)

Acorn Housing Corporation  
807 Broad Street, Suite 329  
Providence, RI 02907  
Phone: (401) 780-0509  
[www.acornhousing.org](http://www.acornhousing.org)

CommunityWorks RI  
693 Broad Street  
Providence, RI 02907  
Phone: (401) 273-2330  
[www.communityworksri.org](http://www.communityworksri.org)

West Elmwood Housing Development Corp.  
392 Cranston Street  
Providence, RI 02907  
Phone: (401) 453-3220  
[www.wehdc.org](http://www.wehdc.org)

Olneyville Housing Corp.  
1 Curtis Street, Providence, RI 02909  
Phone: (401) 351-8719  
[www.olneyville.org](http://www.olneyville.org)



Marix Servicing, LLC  
PO Box 9097  
Temecula, CA 92589-9097



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PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Marix Servicing, LLC  
PO Box 650461  
Dallas, TX 75265-0461

Send Correspondence to:  
Marix Servicing, LLC  
PO Box 42008  
Phoenix, AZ 85080-2008

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